

AMENDMENTS TO THE CLAIMS

Kindly amend the claims as follows:

1.-24. (Canceled)

25. (Currently amended) A computer-implemented method of determining a type of assignee to whom to assign an insurance claim, the method comprising:

a processor; and

a memory, coupled to the processor and having computer program code embodied therein for enabling the processor to:

receiving data related to the insurance claim, the data comprising a plurality of data elements, a data element serving as an assignment criterion;

assigning a score to first and second data elements of the plurality of data elements based on scoring rules, wherein each data element includes one or more data from the group consisting of policy information, vehicle information, number of vehicles involved, repair cost, number of parties involved, time of incident, and location of incident;

determine-determining an overall score of the insurance claim based on the assigned scores;

determine-determining a class of the insurance claim according to classing rules;

and

determine-determining a type of assignee to whom to assign the insurance claim according to the application of business rules to the overall score of the insurance claim and the

class of the insurance claim, wherein the business rules weight the class more highly than the score.

26.-72. (Cancelled)

73. (Currently amended) A computer-implemented method of selecting, from a plurality of types of assignees, a type of assignee to whom to assign an insurance claim, comprising:

a processor; and

a memory, coupled to the processor and having computer program code embodied therein

for enabling the processor to:

determine, determining based on data elements of the insurance claim, a claim score for first and second data elements, wherein each data element includes one or more data from the group consisting of policy information, vehicle information, number of vehicle involved, repair cost, number of party involved, time of incident, and location of incident;

determine, determining an overall score for the insurance claim using each of the claim scores;

determine, determining, based on the insurance claim, a class of the insurance claim;

determine, determining, based on the overall claim score and the class, the type of assignee; and

assigning the insurance claim to the determined assignee.

74. (Currently amended) The computer method of claim 73, wherein an effect of the class on the type of assignee is weighted greater than an effect of the claim score on the type of assignee.

75. (Currently amended) The computer method of claim 73, wherein the claim score reflects a severity of the insurance claim.

76. (Currently amended) The computer method of claim 73, wherein the claim score is determined based on an element of a group comprising information regarding an insurance policy, information regarding a party involved in a loss, and information regarding how a loss was reported.

77. (Currently amended) The computer method of claim 73, further comprising determining, based on the claim score, a priority of the insurance claim.

78. (Currently amended) The computer method of claim 73, wherein an assignee comprises an element of a group comprising an insurance adjuster, a repair facility, an appraiser, and a rental provider.

79. (Cancelled).

80. (Currently amended) The computer method of claim 73, wherein an effect of the first data element on the claim score is greater than an effect of the second data element on the claim score.

81. (Currently amended) The computer method of claim 73, wherein each data element includes an element score, and wherein the claim score is based on the element scores of the data elements.

82. (Currently amended) The computer method of claim 73, further comprising:
determining a first set of profiles, wherein each profile in the first set represents a potential assignee of the determined type, and wherein each profile in the first set includes a profile score;
determining a second set of profiles, wherein the second set contains profiles in the first set that have the highest profile scores, and wherein each profile in the second set includes a measure of capacity to complete the insurance claim; and
determining, from the second set of profiles, a profile with the largest measure of capacity.

83. (Cancelled)

84. (Previously Presented) A computer program product comprising a computer useable medium having computer program logic embodied therein for enabling a computer system to select a type of assignee from a plurality of types of assignees, said computer program logic comprising:

computer readable program code for determining, based on data elements of the insurance claim, a claim score for first and second data elements, wherein each data element includes one or more data from the group consisting of policy information, vehicle information,

number of vehicles involved, repair cost, number of parties involved, time of incident, and location of incident;

a second computer readable program code for determining an overall score for the insurance claim using the claim scores;

a third computer readable program code for determining, based on the insurance claim, a class of the insurance claim; and

a fourth computer readable program code for determining, based on the claim score and the class, the type of assignee.

85. (Previously Presented) The computer program product of claim 84, wherein the fourth computer readable program code is configured to weight an effect of the class greater than an effect of the claim score in determining the type of assignee.

86. (Previously Presented) The computer program product of claim 84, wherein the claim score reflects a severity of the insurance claim.

87. (Previously Presented) The computer program product of claim 84, wherein the first computer readable program code determines claim score based on insurance policy information, information regarding a party involved in a loss, or information regarding how a loss was reported.

88. (Previously Presented) The computer program product of claim 84, further comprising computer readable program code for determining, based on the claim score, a priority of the insurance claim.

89. (Previously Presented) The computer program product of claim 84, wherein an assignee comprises an insurance adjuster, a repair facility, an appraiser, or a rental provider.

90. (Cancelled).

91. (Previously Presented) The computer program product of claim 84, wherein the first computer readable program code weights an effect of the first data element on the claim score greater than an effect of the second data element on the claim score.

92. (Previously Presented) The computer program product of claim 91, wherein a data element includes an element score, and wherein the first computer readable program code determines claim score based on the element scores of the data elements.

93. (Previously Presented) The computer program product of claim 84, further comprising:
computer readable program code for determining a first set of profiles, wherein each profile in the first set represents a potential assignee of the determined type, and wherein each profile in the first set includes a profile score;

computer readable program code for determining a second set of profiles, wherein the second set contains profiles in the first set that have the highest profile scores, and wherein each profile in the second set includes a measure of capacity to complete the insurance claim; and

computer readable program code for determining, from the second set of profiles, a profile with the largest measure of capacity.